

LAW OFFICES
ALBERT S. MICHALIK, PLLC

704 - 228TH AVENUE NE, SUITE 193
 SAMMAMISH, WASHINGTON 98074

FACSIMILE COVER SHEET

Telephone: (425) 836-3030
 Facsimile: (425) 836-8957

Date: April 25, 2005
 Time: 12:00 pm

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To: United States Patent and Trademark Office Attention: Examiner NGUYEN, N.
 Facsimile Number: 703-872-9306
 From: Albert S. Michalik

RE: Serial No. 09/332,459, Attorney Docket No. 1800

In re Application of:

MAGARAM et al.

Group Art Unit: 3628

Serial No. 09/332,459

Examiner: NGUYEN, N.

Filed: June 14, 1999

For: Method and System for Representing
 Dependencies in a Financial Plan

CERTIFICATE OF TRANSMISSION

I hereby certify that this Amendment and Amendment Transmittal are being transmitted by facsimile to the United States Patent and Trademark Office in accordance with 37 C.F.R. 1.6(d) on the date shown below:

Date: April 25, 2005


 Albert S. Michalik

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PATENT
Attorney Docket No. 1800

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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AMENDMENT TRANSMITTAL

TO THE COMMISSIONER FOR PATENTS:

Transmitted herewith are the following papers in the above-identified application:

1. Amendment with Certificate of Transmission (24 pgs)

No additional claim fees are believed to be necessary.

If any fee is required in connection with this response, please charge Deposit Account No. 50-1618.

Respectfully submitted,



Albert S. Michalik, Reg. No. 37,395
Attorney for Applicants
(425) 836-3030 (telephone)
(425) 836-8957 (facsimile)

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PATENT
Attorney Docket No. 1800

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: MAGARAM et al.
APPLICATION NO.: 09/332,459
FILED: June 14, 1999
FOR: Method and System for Representing
Dependencies in a Financial Plan

EXAMINER: Nguyen, N.
ART UNIT: 3628
CONF. NO: 2958

Response

Commissioner for Patents
Alexandria, VA 22313-1450

Dear Sir:

This communication is a response to the Office action dated February 1, 2005 (hereinafter "the Office action"). Please consider the following remarks, which applicants submit places the case in condition for allowance.